

**GOVERNMENT OF INDIA
AGRICULTURE AND FARMERS WELFARE
LOK SABHA**

UNSTARRED QUESTION NO:2627
ANSWERED ON:01.08.2017
Monitoring of Insurance Claims by IRDA
Reddy Shri Ch. Malla

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) whether it is a fact that the Insurance sector regulator, IRDA which is supposed to ensure smooth payments is not properly monitoring the pay outs of crop insurance claims under Pradhan Mantri Fasal Bima Yojana, (PMFBY);
- (b) if so, the reasons therefor;
- (c) whether the long time taken in assessment of crop losses, delay in payments of subsidies by State Governments, deficient IT infrastructure of insurance companies and absence of good agricultural data are the main reasons for inordinate delay in paying crop insurance claims; and
- (d) the details of the measures taken by the Government for timely payment of claims to farmers under the Scheme?

Answer

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

???? ??? ????? ?????? ????????? ??? ????? ?????? (SHRI PARSHOTTAM RUPALA)

(a) & (b): No, Madam. Insurance and Regulatory Development Authority of India (IRDA) is established as insurance regulator inter alia to protect the interests of and secure fair treatment to policy holders and to ensure speedy settlement of genuine claims, to prevent insurance frauds and other malpractices and put in place effective grievances redressal machinery and they are doing their duties in this area including claims under PMFBY.

(c) & (d): Yes, Madam. However, keeping in view the delay in settlement of claims under erstwhile Crop Insurance Schemes, substantially reduced timelines for submission of yield data/weather data, processing and settlement of claims have been fixed in the PMFBY/Restructured Weather Based Crop Insurance Scheme (RWBCIS). In addition scheme also provides for use of Remote Sensing Technology, Smart phones & Mobile app and Drones for quick estimation of crop losses to ensure early settlement of claims. Crop Insurance Portal has been launched. This is being used extensively for ensuring better administration, co-ordination amongst stakeholders, transparency and seamless flow of information/data and early settlement of claims.
